

United States Bankruptcy Court

District of Utah
Case No. 12-35146
Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Julio Victor Garcia
1502 West 1040 North #3
Saint George, UT 84770

Danielle K Garcia
1502 West 1040 North #3
Saint George, UT 84770

Social Security No.:
xxx-xx-6210

xxx-xx-3615

Employer's Tax I.D. No.:

Petition date: 12/3/12

DISCHARGE OF DEBTOR(S)

It appearing that the debtor(s) are entitled to a discharge,

IT IS ORDERED:

The debtor(s) are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/21/13

William T. Thurman
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A JOINT CHAPTER 7 CASE

This court order grants a discharge to the persons named as the debtors. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtors a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtors. A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtors' property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (applies to cases filed on or after 10/17/2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (applies to cases filed on or after 10/17/2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
District of Utah

In re:
Julio Victor Garcia
Danielle K Garcia
Debtors

Case No. 12-35146-WTT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 1088-2

User: admin
Form ID: rab18j

Page 1 of 2
Total Noticed: 17

Date Rcvd: Mar 21, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 23, 2013.

db/jdb +Julio Victor Garcia, Danielle K Garcia, 1502 West 1040 North #3,
Saint George, UT 84770-6473
8611970 +Alpine Home Medical, 4030 S. State St., Salt Lake City, UT 84107-1511
8611971 +America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
8611978 +Ehasan Hadibian MD, P.O. Box 932, Sandy, UT 84091-0932
8611981 +Intermountain Health Care Collections, P.O. Box 30191, Salt Lake City, UT 84130-0191
8611987 +MCC Group Inc, 10125 Crosstown Circle, Eden Prairie, MN 55344-3319
8611993 +Vein Institute of Utah, P.O. Box 932, Sandy, UT 84091-0932
8611994 ++WACHOVIA DEALER SERVICES INC, BK DEPARTMENT, PO BOX 19657, IRVINE CA 92623-9657
(address filed with court: Wells Fargo Dealer Services, P.O. Bo 1697, Winterville, NC 28590)

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

8611974 +E-mail/Text: banko@bonnncoll.com Mar 22 2013 01:43:10 Bonneville Billing, P.O. Box 150621,
Ogden, UT 84415-0621
8611977 EDI: DISCOVER.COM Mar 22 2013 01:33:00 Discover Financial Services, P.O. Box 15316,
Wilmington, DE 19850
8611979 +EDI: RMSC.COM Mar 22 2013 01:33:00 GECRB/Lowes, P.O. Box 965005, Orlando, FL 32896-5005
8611980 +EDI: ICSYSTEM.COM Mar 22 2013 01:33:00 IC Systems, P.O. Box 64378,
Saint Paul, MN 55164-0378
8611982 +E-mail/Text: banko@bonnncoll.com Mar 22 2013 01:43:10 Jensen & Sullivan, LLC,
P.O. Box 150612, Ogden, UT 84415-0612
8611985 +E-mail/Text: bureauknight@yahoo.com Mar 22 2013 01:45:55 Knight Adjustment Bureau,
404 East 4500 South #A34, Salt Lake City, UT 84107-2710
8611986 +EDI: CBSKOHLS.COM Mar 22 2013 01:33:00 Kohls/Capone, N. 56 W. 17000 Ridgewood Dr.,
Menomonee Falls, WI 53051-7096
8611988 +EDI: SALMAESERVICING.COM Mar 22 2013 01:33:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
8611989 +E-mail/Text: cswelch@chartway.com Mar 22 2013 02:11:11 Utah Central Credit Union,
P.O. Box 26008, Salt Lake City, UT 84126-0008

TOTAL: 9

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

8611972* +America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
8611973* +America First Credit Union, P.O. Box 9199, Ogden, UT 84409-0199
8611975* +Bonneville Billing, P.O. Box 150621, Ogden, UT 84415-0621
8611976* +Bonneville Billing, P.O. Box 150621, Ogden, UT 84415-0621
8611983* +Jensen & Sullivan, LLC, P.O. Box 150612, Ogden, UT 84415-0612
8611984* +Jensen & Sullivan, LLC, P.O. Box 150612, Ogden, UT 84415-0612
8611990* +Utah Central Credit Union, P.O. Box 26008, Salt Lake City, UT 84126-0008
8611991* +Utah Central Credit Union, P.O. Box 26008, Salt Lake City, UT 84126-0008
8611992* +Utah Central Credit Union, P.O. Box 26008, Salt Lake City, UT 84126-0008

TOTALS: 0, * 9, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 23, 2013

Signature:



District/off: 1088-2

User: admin
Form ID: rab18j

Page 2 of 2
Total Noticed: 17

Date Rcvd: Mar 21, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 21, 2013 at the address(es) listed below:

Bryan Adamson on behalf of Joint Debtor Danielle K Garcia badamson@dixielegal.com,
rcampbell@dixielegal.com
Bryan Adamson on behalf of Debtor Julio Victor Garcia badamson@dixielegal.com,
rcampbell@dixielegal.com
David C. West tr davewest@infowest.com, utl4@ecfcbis.com
United States Trustee USTPRegion19.SK.ECF@usdoj.gov

TOTAL: 4